

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Fuler American Credit Ind Co	20516	NY	\$1,971	38.12%	\$1,934	\$1,758	90.90%
2	Ace American Ins Co	22667	PA	\$1,511	29.23%	\$1,482	\$914	61.70%
3	Guaranty Natl Ins Co	11401	CO	\$692	13.39%	\$650	\$241	37.07%
4	Wesco Ins Co	25011	DE	\$457	8.84%	\$198	\$79	39.74%
5	Continental Ins Co	35289	NH	\$210	4.06%	\$214	\$155	72.57%
6	Commercial Union Ins Co	20621	MA	\$148	2.87%	\$135	\$64	47.40%
7	Fidelity & Deposit Co Of MD	39306	MD	\$56	1.07%	\$116	\$164	141.58%
8	Great American Ins Co	16691	OH	\$46	0.89%	\$31	(\$28)	(89.93)%
9	Yosemite Ins Co	26220	IN	\$30	0.58%	\$65	(\$14)	(21.56)%
10	NCM Americas Inc	25422	MD	\$24	0.47%	\$23	\$0	0.00%
11	Associates Ins Co	21296	IN	\$20	0.38%	\$20	\$0	0.03%
12	Virginia Surety Co Inc	40827	IL	\$5	0.10%	\$5	\$0	7.03%
All 5 Other Companies				(\$1)	(0.01)%	\$5	\$24	537.34%
Totals (Loss Ratio is average)				\$5,171	100.00%	\$4,876	\$3,357	68.85%

(1)Excluding all Loss Adjustment Expenses (LAE)